

SEP 23 2004

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Dayton, Ohio

Docket No. 8677.00

Application of

SEP 23 2004

**Raymond L. Higgins et al.**

Serial No. 09/930,907

Group Art Unit: 3624

Filed: August 16, 2001

Examiner: Alain L. Bashore

For: **ELECTRONIC CHECK PRESENTMENT WITH IMAGE INTERCHANGE  
SYSTEM AND METHOD OF OPERATING AN ELECTRONIC CHECK  
PRESENTMENT WITH IMAGE INTERCHANGE SYSTEM**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Office Action dated July 7, 2004, please amend the above-named application as follows: